DRASTIC REFORMS IN BANK LAWS PLANNED

Private Bankers Will Be Placed Under Strict Supervision, , Says Van Tuyl.

LOAN METHODS REVISED

Special Bookkeeping System to Facilitate Inspection by State Examiners.

ALBANY, June 1 .- The most important of the number of laws affecting banking passed at the recent session of the Legislature is that providing for a commission to revise the banking law, according to George C. Van Tuyl, Jr. Superintendent of the State Banking Department, who discussed to-day new banking legislation in general.

The primary purpose of the commisdon is to whip the law into such shape as will make it understandable by eliminating incongruties and ambiguities Problems that must be dealt with are the supervision of private bankers and the fake investment companies. this point Supt. Van Tuyl says:

The great majority of the private bankers of the State are receiving the deposits of the general public while under no supervision and no restrictions whatever. The great department stores, under the guise of doing a private banking business, are encroaching upon the field of the banks, trust companies and savings banks and using the deposits thus received in their commercial enterprises. The great firms of private bankers connected with the Stock Exchange in New York not only receive deposits largely ex-York not only receive deposits largely exceeding those received by our larges banks and trust companies but actually control the greatest and most powerful of the State institutions and of the na-tional banks. Not only are the poor and ignorant depositors deceived by irresponsible private bankers, but small investor with a somewhat greater knowledge o restment companies' which have not been organized under the banking law and are not subject to the supervision of the Su-perintendent of Banks."

Another important law signed by the Governor is aimed at the practice of bank officials who cause large loans to be made to irresponsible individuals or dummy corporations controlled by them and from which these officers derive the benefits arising from the loans. The new law directs bank and trust company directors to make semiannual examinations of such corporations and to set forth in their reports the existence of such loans and the Habilities created by them.

Another law requires a system examiners to ascertain readily the condition of a bank's affairs.

Section 27 of the banking law is

amended in relation to loans by a corporation organized under the banking law to enable the incorporators or shareholders to pay for, hold or purhase shares of stock of such corporation, the purpose being, according to Van Tuyl, to prevent a virtual reduction in the amount of capital stock through loans to shareholders who had originally paid in the capital in cash. The law has sometimes been evaded,"

Mr. Van Tuyl says, "by making a loan ostensibly without collateral, while the certificate of shares was actually held in escrow by some officer. In other cases, where the organization of a bank STRONG & CADWALADER, Counsel. or trust company has been the result of a speculative promotion, the original incorporators have in the first instance order to enable them to pay in th amount of the capital stock and have assigned their shares to the other institutions. At a later date these loans bave been paid with funds borrowed without collateral from the institution so organized.

"The amendment prohibits any corporation from either directly or indirectly loaning any money or property to any person for the purpose of enabling him to pay for or hold shares of its stock, either as the result of an original subscription to its shares or a purchase of its shares, unless the loan is made upon security worth at least 15 per cent, more than the amount

The credit unions authorized under chapter 582 resulted from an investigazion of European systems which aim to put the "loan shark" out of business while providing for making loans to members at reasonable rates, with or without security.

READY FOR MONEY STRINGENCY Sational City Bank So Interprets Secretary McAdoo's Moves.

Secretary of the Treasury McAdoo is preparing against possible money strin-gency in the fall due to big crops and tariff gency in the fall due to big crops and tarin changes, says the National City Bank in the monthly letter issued to-day. His activities of the last month, increasing Government deposits by \$10,000,000, with its accompaniment the imposition of 2 per cent, interest charge on all Government deposits, the substitution of a broader basis of bond security for Government deposits and the abrogation of reserve on postal and other funds all point to this, says the bank.

methods employed by the Secretary seen used in conjunction with actual and manifest conditions requiring relief." says the letter. "After a distribution of the \$10,000,000 set aside by the Treasury for the nurpose of increasing depositary bal-caces the Treasury will still have on hand some \$20,000,000 or \$40,000,000 available for further distribution in case of necessity. The present crop outlook gives indication that banks throughout arge movement. An aditional reason husbanding Treasury resources is to found in the fact that customs receipts wing a considerable decline in anticipation of the lower ratees under the

WARNS OF FLOOD OF FAKERS.

"flood sales" and says that compara-fively little stock was salvaged. The Dayton chamber asks to be in-formed of all such sales and also of "socalled 'Dayton flood sufferers' giving

To the Holders of the following Securities:

Kansas City, Fort Scott & Memphis consolidated 6s. Kansas City, Fort Scott & Memphis refunding 4s. Kansas City, Memphis & Birmingham Income 5s. Kansas City, Memphis & Birmingham general 4s. Kansas City, Memphis Railway & Bridge Co. first 5s. Kansas City, Clinton & Springfield 5s. Kansas & Missouri Railroad First 5s.

Current River Railroad first 5s. Trust receipts for guaranteed 4% preferred stock of Kansas City, Fort Scott & Memphis.

In view of the appointment of Receivers on May 27th for the St. Louis & San Francisco Railroad Co., the undersigned Committee, representing large amounts of the above-described securities, believes it expedient that the holders of these securities should unite for the common protection of their properties, and for the conservation of their mutual interests.

In regard to that part of the St. Louis & San Francisco system repre sented by the above-described securities, it is unquestionably a fact that they represent one of the most important divisions, if not the most important, of the entire system. The properties are operated under leases, which require the payment of interest on all outstanding bonds, and a dividend of 4% per annum upon the preferred stock of the Kansas City, Fort Scott & Memphis Railway. The statements of earnings indicate that the earnings of this division have for years considerably exceeded the guaranteed payments, and that the leases have been and are now profitable for the St. Louis & San Francisco Railroad. While it seems therefore probable that the obligations of the lease will remain undisturbed, the situation is one which makes immediate cooperation among the security-holders expedient, and the holders of any of the above-described securities are urged to make immediate deposit of the same with either the Old Colony Trust Company, 17 Court Street, Boston, or the Bankers Trust Company, 16 Wall Street, New York, Depositaries for the Committee, which depositaries will issue the usual form of Certificate of Deposit therefor. Copies of the protective agreement may be obtained from either of the depositaries. and from the members of the Committee.

E. V. R. THAYER F. L. HIGGINSON (Chairman) FRANCIS R. HART ALFRED D. FOSTER FRANK H. DAMON (Secretary) Committee.

50 State Street, Boston. Counsel: STOREY, THORNDIKE, PALMER & DODGE.

TO THE HOLDERS

General Lien 15-20 Year 5% Gold Bonds

St. Louis and San Francisco Railroad Co.

In consequence of the appointment of Receivers of the property of the St. Louis and San Francisco Railroad Company, we invite holders of the above mentioned bonds, for the protection of their interests, to deposit the same, with all coupons attached, with the Bankers Trust Company, as Depositary, at its office, No. 16 bookkeeping that will enable bank Wall Street, New York, or with its agents on or before July 15, 1913, subject to a Bondholders' Agreement, dated May 28, 1913. Copies of the Agreement may be obtained from the Depositary or at our office, Nos. 24-26 Pine Street.

We have arranged for the advance on November 1, 1913, to any certificate holder who may deposit his Bonds under the Agreement, of the amount of the interest maturing on that day, on said Bonds, should the same not be paid by the Company; such advance to constitute a loan to the Certificate Holder, as set forth in the Agreement. The acceptance of such advance will be optional with the Certifi-

Temporary certificates of deposit will be issued by the Depositary, exchangeable for engraved bearer certificates. Application will be made for the listing of the engraved certificates on the New York Stock Exchange.

We will make no charge to depositing bondholders for our services under the

New York, May 28, 1913.

SPEYER & CO.

sorrow money of other institutions in To the Holders of Two Year Six Per Cent. Secured Gold Notes of the ST. LOUIS & SAN FRAN-ISCO RAILROAD COMPANY, due September 1, 1914, secured by Trust Agreement dated September 3, 1912, between said Ratiroad Company and The Equitable Trust Com

In view of the appointment of Receivers for the St. Louis & San Francisco Railroad Company, it is necessary that holders of the above mentioned notes unite for the protection of their interests, and the undersigned representing a large proportion of the notes, have agreed to act as a Committee for the protection of the interests of the depositing noteholders.

Noteholders are requested to deposit their notes in negotiable form, with September 1, 1913, coupon attached, with THE EQUITABLE TRUST COMPANY OF NEW YORK, 87 Wall Street, New York, the Depositary of the Committee, which will issue transferable certificates of deposit therefor under an agreement now in course of preparation, the original of which will be lodged with the Trust Company, where copies of the same may be obtained.

HENRY E. COOPER, Chairman. C. J. RHOADS, THOMAS A. WHELAN, Jr., Committee. A. LUDLOW KRAMER, Secretary.

MURRAY, PRENTICE & HOWLAND.

THE EQUITABLE TRUST COMPANY OF NEW YORK.
Depositary.

NEW MILK, BAGGAGE AND PHONE LAWS IN EFFECT

City. State and Federal Regulations Go Into Operation With First of Month.

Various laws, ordinances and regulations went into operation with the new month yesterday.

An ordinance of the Board of Health, which Dr. Ernst J. Lederle promises will be enforced to the letter, provides that "the sale of milk dipped from cans will be permitted only in milk stores approved by the Health Department and for which a permit has been issued, or in places in which foodstuffs other than milk products are sold in their original packages." Therefore, the housewife cannot have her pitcher or pail filled with "loose" milk in groceries, delicatessen stores or country will be called upon to finance places where articles are not sold in their original packages,

The Interstate Commerce Commission's new baggage rule, enabling railroads to charge "excess" for all trunks

will be collected for every inch over the limit.

The State law, signed by ex-Gov. Dix in April, 1912, making it obligatory to have the net weight or measure atvalue attached to a depositary it says.

SOF FLOOD OF FAKERS.

Anamber of Commerce Tells of Fakers in the Processing of the Dayton, Obles of the Payton, Obles of the Payton of the Payto

CHANGE OF CORPORATE NAME.

CHANGE OF CORPORATE NAME.

SUPREME COURT. STATE OF NEW YORK.
COUNTY OF NEW YORK.—In the Matter of the application of the VAN TWILLER HOTF! COM-PANY for authority to change its name to the Amsterdam Hotel Company. Inc.

NOTICE is hereby given that the Van Twiller Hotel Company, a domestic corporation, having its principal business office in the City, County and State of New York, will apply to the Supreme Court of the State of New York, at a Special Term Part I. thereof, to be held in the County Court House, Borough of Manhattan, City of New York, on the 25th day of June, 1913, at 1030 o'ciock in the forenoon of that day, or as soon thereafter as counsel can be heard, for an order authorizing said corporation to change its corporate name to the Amsterdam Hotel Company, Inc.

Dated, New York City, May 21st, 1913.

VAN TWILLER HOTF! COMPANY, By JOHN P. FLANNERY, President.

YANKAUER & DAVIDSON,
Attorneys.

261 Broadway, New York City.

NOTICE is hereby given that the Invincible Optical Co., Inc., a domestic corporation having its principal place of business in the Borough of Manhattan, City, County and State of New York will apply to the Supreme Court of the State of New York at a Special Term thereof to be held at the County Courthouse in the Borough of Manhattan, City and State of New York, on the 16th day of June. 1613, at 1020 o'clock in the forenoon of that day or as soon thereafter as counsel can be heard, for an order authorizing said corporation to change its corporate name to the Northern Optical Co., Inc.

Dated, New York May 26th, 1913.

INVINCIBLE OPTICAL CO., Inc., By MILTON W SAMETZ, Attorney for the Corporation.

Office and Post Office Address, 271 Broadway, Manhattan, New York City.

SOHMER PLANS BOND ISSUE.

Short Term Notes to Bear 5 Per

Cent. Interest Under New Law. ALBANY, June 1 .- For the first time

WARNS OF FLOOD OF FAKERS.

Dayton Chamber of Commerce Tells

of Fake Flood Sales.

Warnings against "flood fakers" are befing sent out by the Payton, Ohio, Chamber of Commerce. One received by the
Merchants Association calls attention to
"flood sales" and says that comparatively little stock was salvaged.

The Payton chamber asks to be inThe Dayton chamber asks to be induction affects subscribers only,
The Dayton chamber asks to be induction affects subscribers only,
The Dayton chamber asks to be induction affects subscribers only,
The Bayton chamber asks to be induction affects subscribers only,
The Bayton chamber asks to be induction affects subscribers only,
The Sale of these notes will defer any
sale of State bonds until the early part

public 'phone rates remaining the same.
One through express rate to any point on Long Island will be charged, market will be more settled.

DIVIDENDS AND INTEREST.

A. B. LEACH & CO., 149 BROADWAY, N. Y.

JUNE 1, 1013.

Albuquerque, N. M., School.
Alexandria, Ind., School.
Bloomington, Ill., School and Roads.
Cook Co., Ill., School.
Connersville, Ind., Electric Light.
East Penna. Gas & Electric.
Isan'il County. Minn., Ditch.

East Penna. Gas & Electric.
Isanti County, Minn., Ditch.
La Crosse, Wis., School.
Multnomah Co., Ore., School Dis. No. 31.
Meade Co., S. Dak., School Dist. No. 75.
Marshall County, Minn., Ditch.
Montpelier, Ind., Funding.
Mount Vernon, Ind., Refunding.
New Carlisle, Ind., Electric Light.
Northfield, Vt., Electric Lt. & Pow. Co.
Peoria Township, Ill., 3s.
Snohomish Co., Wash., School Dist. No. 5.
Spokane Co., Wash., School Dist. No. 15.
Sycamore, Ill., Public Improvement.
Vinita, Ind. Ter., Water Works & Sewer.
Wallington, N. J.
Wyandotte, Mich., Sewer.

JUNE B. Amite Co., Miss., Convict Farm

JUNE 18. Union County, Ore., School Dist. No. 1. JUNE 20. Bannock Co., Ida., School Dist. No. 1 West Indianapolis, Ind.

JUNE 29. Jollet, Ill., Refunding.

Winslow, Lanier & Co. 59 CEDAR STREET **NEW YORK**

THE FOLLOWING COUPONS AND DIVI-DENDS ARE PAYABLE AT OUR BANKING HOUSE ON AND AFTER JUNE 14t. 1913.

American Cotton Oll Co. Pref. Stock Dividend 3% Blackford County, Indiana, Court House 3s. Cincinnati, Richmond & Ft. Wayne 1st Mige. 7s. Cleveland & Pitts. Rd. Co. Regular Guaranteed Stock Dividend (quarterly 14, 5).
Cleveland & Pitts. Rd. Co. Special Guaranteed
Betterment Stock Dividend (quarterly 15).
Marion County, Indiana, 3).5 Refunding Bonds.
Portsmouth, Ohio, Sewer & Street Imp'ment Bds.

Randolph County, Indiana, Sinking Fund. JUNE 3rd, 1918. Marion County, Indiana, Funding 314s. JUNE 71H, 1918. Greenfield, Indiana, 6% Ronds, Series No. 2.

JUNE 10TH 1913. JUNE 20TH, 1913. Marion County, Indiana, Refunding, 3148. Portsmouth, Ohio, Levee & Embankment

JUNE 30TH, 1913. Indianapolis, Indiana, Refunding 48 SOUTHERN PACIFIC COMPANY

DIVIDEND NO. 27 A QUARTERLY DIVIDEND of One Dollar and A QUARTERLY DIVIDEND of One Dollar and Pitty Cents (\$1.50) per share on the Capital Stock of this Company has been declared payable at the Treasurer's Office, No. 165 Broadway, New York, N. Y., on July 1, 1913, to stockholders of record at 3 o'clock P. M. on Monday, June 2, 1913. The stock transfer books will not be closed for the payment of this dividend. Cheques will be mailed to stockholders who have filed permanent dividend orders. A. K. VAN DEVENTER, Treasurer, New York, May 8, 1913.

UNITED STATES OF MEXICO

4° Gold Debt of 1904. Coupons due June 1, 1913, of the above bonds will be paid on presentation at our office on and after that date.

SPEYER & CO.

THE DELAWARE & HUDSON COMPANY.

New York, May 28, 1915.

A quarterly dividend of TWO AND ONE-QUARTER (23,4%) PER CENT, on the capital slock of this Company will be paid at the office of the Company, 32 Nassu Street, in this city, on and after Friday, June 20, 1915, to Stockholders of record at close of business to-day.

By order of the Board of Managers.

CHARLES A. WALKER, Treasurer.

STEWART MINING COMPANY. The Board of Directors has declared a dividend of ten per cent. (10%) upon the Capital Stock of the Company, payable June 16th, 1913, to stockholders of record at the close of business June 5th, 1913, Stock transfer books close June 5th, 1913, and reopen June 17th, 1913.

WM. BEAUDRY, Secretary TENNESSEE COPPER COMPANY. New York City, May 22nd, 1913.
The Board of Directors have this day declared quarterly dividend on the capital stock of the Company of THREE PER CENT. 65 Cents pshare: payable on June 20th, 1913, to stockholder of record at the close of business on Tuesday, June 1914, 1918.

of record at the close J.
June 10th, 1918.
WALTER M. BRIGGS, Treasurer. SECOND AVENUE TRACTION COMPANY OF PITTSBURGH.
Coupons due June 1, 1983, from the First Mortgage Honds of the above Company will be paid on and after maturity on presentation at the office of Messrs, brown Bros. & Co., 58 Wait Street.

office of Messrs. D. G. J. BRAUN, Jr., Treasurer. BORDEN'S CONDENSED MILK COMPANY.
PREFERRED STOCK DIVIDEND No. 46.
A regular quarterly dividend of 15% has been declared on the Preferred Stock of this Company, payable June 14th, 1913, to stockholders of record June 5th, 1913. Books close June 5th, 1913, at 3:00 P. M. and open June 16th, 1913, at 10:00 A. M. Checks mailed. F. D. SHOVE, Treasurer,

ELECTIONS AND MEETINGS.

Union Trust Safe Deposit Company

Union Trust Safe Deposit Company
5TH AVENUE AND 38TH STREET, NEW
YORK.

To the Stockholders of Union Trust Safe
Deposit Company:
A special meeting of the stockholders of
Union Trust Safe Deposit Company has been
called and will be held at the office of the
Company, No. 425 Fifth Avenue, in the Borrough of Manhattan, City of New York, on
the 18th day of June, 1913, at 12 o'clock
noon. The object of the meeting is to vote
upon an agreement made and entered into
by the Board of Directors of this Company
and the Board of Directors of the Company
and the Board of Directors of Lenox Safe
Deposit Company, pursuant to Section 36 of
the Banking Law of the State of New York,
for the merger of Lenox Safe Deposit Company,
Dated New York, May 22, 1812. Dated New York, May 29, 1913.

By order of the Board of Directors.

E. R. MERRITT, President.

Lenox Safe Deposit Company ATH AVENUE AND GOTH STREET, NEW YORK. To the Stockholders of Lenox Safe Deposit

To the Stockholders of Lenox Safe Deposit Company:

A special meeting of the stockholders of Lenox Safe Depogit Company has been called and will be held at the office of the Company. No. 748 Fifth Avenue, in the Borough of Manhattan Cliy of New York, on the 18th day of June, 1913, at 1 o'clock P. M. The object of the meeting is to vote upon an agreement made and entered into by the Board of Directors of this Company and the Board of Directors of this Company and the Board Company, pursuant to Section 36 of the Banking Law of the State of New York, for the merger of Lenox Safe Deposit Company into Union Trust Safe Deposit Company. ompany.
Dated New York, May 29, 1913.
By order of the Board of Directors.
E. H. COOK, Secretary.

FRANK TOURIST CO., 398 Broadway, N. Y. Tel. 4330 Franklin.

BERMUDA Steamer Bookings and Tours.
hest Service. Send for folder.
MARSTERS,31 W.30th St., N.Y. EUROPE 40 Tours, May to August, Send for booklet. Raymond Whiteomb Co., 225 Fifth Av., N. Y.



LONDON—PARIS—HAMBURG PRES. GRANT June 5, 9 A. M.
CLEVELAND June 7, 11 A. M.
IVICTORIA LUISE June 10, 10 A. M.
PRES. LINCOLN June 14, 3 P. M.
IVPENNYLVANIA June 17, 9 A. M.
Land cabin only, 4 Will call at Boulogne.

2nd cabin only. Will call at Boulogne.

1First cabin only.

Sail from new pier, foot of 33d St., South FROM BOSTON Cincinnati June 7 Cincinnati July 12 Blaecher June 24 Cleveland July 28 LF These steamers offer exceptional accom-modations in both first and second cabin.

Gibraltar, Naples, Genoa LFAII Steamers in this service leave from NEW PIER, 33d St., South Brooklyn. Take 39th St. Ferry. S. S. Moltke, (12,500 Tons), June 3, 830 A. M. S. S. Hamburg (11,000 Tons), July 1, 3 P. M. Tourist Peni, for Tribs Expressions.

HAMBURG-AMERICAN LINE, 45 Broadway



You Can Go Tooand enjoy the trip to the Panama

Canal at greatly reduced rates. There is just the right amount of shore-going to lend interest to the entire cruise. These shore visits are entirely comfortable with the temperature ranging from 74° to 84°.

For three weeks you live a life of luxurious ease, as though on board your own yacht. You are sure to be comfortable, because our steamers are built especially for service in the tropics. Huge blowers on deck force fresh, cool, sea air to every room. All staterooms are "outside," many with private baths.

Summer rates in effect May 1
to October 1.

Write now and secure your at-modations before it is too late. 23-Day Cruise every Wednesday from New York, \$110.00 and up. 24-Day Cruise every Saturday from New York, \$115.00 and up. To Panama Cas. A and return, \$115.00 and up. Jamaica only and back, \$75.00 and up.

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Or any Steamship or Tourist Agency (44)

MOST EXPEDITIOUS ROUTE DIRECT VIA FISHGUARD LONDON PARIS BERLIN VIENNA MAURETANIA LUSITANIA

Queenstown, Fishguard, Liverpool
Caronia, June 7, 10 a.m. Campania, Juny 9, 1 a.m.

"Mauretania June 11 Caronia, July 16, 10 a.m.
Lampania, June 12 a.m.
Mauretania July 2, Carmania, Aug. 2, 10 a.m.

"Mauretania 1 A.M. Campania, Aug. 6, 1 a.m.

"Does not call at Queenstown, Eastbound." MEDITERRANEAN --- ADRIATIC SERVICE

Calling at Madeira. Gibraitar, Genoa, Napica.
Trieste, Flume sailings noon See Itherary.
SAXONIA, June 12 CAIGPATHIA, July 2
PANNONIA, June 12 CAIGPATHIA, July 19
Round the World trips, \$495. Special through
rates to Egypt, India, China, Japan, Manlia, Australia, New Zealand, South Africa and South
America. Independent tours in Europe, etc. Send
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Agents for Peninsular & Oriental S. \$7. Co. in
United States and Canada.
Summer Cruises, Norway etc.. 1918.
Dates and linerary on Application
Piers, foot West 1sth Street, N. R. Offices. 24
State Street, N. Y., opposite Battery.

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10,063 Tons "OROTAVA" 5,080 Tons
Displacement IUESDAY, JUNE 10

All-Expense Tours \$27,50 Up CUBA-JAMAICA-PANAMA AND OTHER WEST INDIES POICTS
Excellent Passenger Accommodation
"Gruba," June 7, 38,471 tons reg'd.
For particulars apply to
The ROYAL MAIL STEAM PACKET CO.
Sanderson & Son. Gen. Agts., 24 Stat.
St., N. Y.; Thos Cook & Son. 245 and 208
Broadway & 264 & 555 Fifth Ave., itay.nond
& Whitcomb, 225 Fifth Ave., itay.nond
& Whitcomb, 225 Fifth Ave., N. Y.
Or any Steamship Ficket Agent.

FRENCH LINE Compagnic Generale Transatlantique Direct Line to Havre Paris (France

Departures Every Thursday, 10 A. M. From Pier 57, North River, foot West 15th St From Pier 5: North Rover, 1001 west 15th St. Prance (new). June 5: Prance (new). June 26: La Provence. June 12: La Savole. July 3: La Lorraine. June 10: La Provence. July 10: Taln Seriew Stars. Quadruple Seriew Steamer. GENERAL AGENCY. 19 State Street, N. Y.

Great Western Reliway of England Connects with all steamships Booklets of ours and useful Map of Great Britain-FREE T. KATELEY. Gen Agt., 501 5th av., New York

CLARK'S ORIENT CRUISE 16th ANN. S.S. "Notterdam." 24,170 tons. 61 Days. \$400 up. FRANK C. CLARK. Times Bidg. New York. Low all expense summer rate to Havana now in effect. Send for booklet. WARD LINE, Pier 14, East River, N. Y.

O LD DOMINION LINE
O All Points South and West. Every Westaday at
P. M. Fler 25 North River. Tel. 3300 Franklin. BERMUDA 45 hours from New York. Palatia Steamers. A. E. OUTERBRIDGE & CO., Agent 9 broadway.

SALES BY AUCTION. J. S. APPEL, auctioneer, sells evening, Japanese bric-a-brac and art goods. 100 Delancey street.





LONDON-PARIS JUNE 14 P. M. JULY 5 AUG. 2 AUG. 23

Other Sallings Oceanic, June 7, noon June 28 July 1 Majestic, June 21, noon July 12 Aug. New York Queenstown Liverpool
Cedric June 5. noon Adriatic June 19
Balto June 12. noon Cellic June 26
Boston Mediterranean Italy
Canopic, June 12, 3 p.m. Cretic, June 28

American Pier 62; N. T., Plymouth, Cherbourg, Southamptor Philadeiphia, June 13, 10 a.m. St. Paul, June 2 New York, June 20, 10 a.m. St. Louis, July Atlantic Transport

Red Star

Pier 61, N. R. 10:00 A. M.

N. T.—London—Paris via Bover—Antwerp Kroonland. June 7 Finland. June 2 Zeeland. June 14 Lapland. June 2 Passenger Dept., 9 Broadway, N. Y. NORTH **GERMAN** LLOYD

Kronprinz Wilhelm... June 3 Kronprinzessin Cecilie June 10 George Washington... June 12 Fast Mail Sallings Friedrich der Grosse... June 12 Koenig Albert... June 12 Brandenburg (Direct)... June 18 LONDON-----PARIS----BREMEN Sallings on SATURDAY for THE MEDITERRANEAN

Barbarossa Prinzess Irene... NORWAY-POLAR REGIONS June 16, July 5, from Bremen Through rates from New York Egypt. India, Far East and SOUTH AMERICA, via EUROPE. Largest, Newest. Finest Ships in this Service. AROUND THE WORLD \$618

In 1912 the North German Lloyd carried more pas-sengers in all classes, First, Second and Steerage -eastbound and west-bound-North Atlantic service, than any other line BELECCHS & CO. GENERAL AGEST igo deserta de la sere

See Something New This Year

Visit a part of the country the average tourist ever sees. Rest-meet congenial people-enjoy erfect meals-and comfortable beus on the BLACK DIAMOND LINE 2 \$60.00 Including Veeks Up Meals and Berth From Montreal to St. John's, Newfoundland, calling at Quebes, Charlottetown and Sydney, Write for booklet, River, Gulf and Sen," to J. T. Weldon, G. P. A., 112 B St. James, St., Montreal,

GRAND CRUISE THE WORDERFUL BASTURY ST. MISHUP CORPORATION 12 DAYS Berth and meals cluded. Special Ra for June. Septemb \$60 UP RED CROSS LINE

SPLENDID FISHING AND HUNTING New specially built tourist steamening "stephano" and "Florizel," have every modern de vice for sefety and comfort. Wonderful scenes it foreign America, Spienoild cuisiae: Orenestra, Sea sports, 7 days at sea, 5 days as nove. No hotel bills no transfers. Send now for booklet 49. BOWRING & CO., 17 Battery Place, N. Y.

ANCHOR LINE GLASGOW VIA Moville LONDONDERRY California. June 7,10 AM Columbia. June 21, 10 AM Caledonia. June 28, 27M aledonia, June 11, 31 M | Cameronia, June 28, 29 FIRST CAHIN, 870 and 875, SECOND CABIN, 850 and upward, THIRD CLASS, 832,50, For Book of Tours, Rates, etc., Apply HENDERSON BROTHERS, 17-19 broadway.

"The Public He Pleased." COLONIAL LINE BOSTON wind trail \$2.65 PROVIDENCE # \$1.75

av only independent line operating between New York and New England.
A cel days and Sundays at 530 P. M., from Pier 39? N. R., foot West Houston St. Bertins free.
All Outside Rooms—Finest Service,
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Sight-Seeing Yachts Observation Around Manhattan Island, Daily 50 MILE OCEAN TRIP \$1.00 TACHT HALCYON to Sandy Hook Lightship.

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P. M., for Connecticut R. Landings.



Up the Hudson

You will enjoy this bright, cheerful trip up the Hudson while the whole freshness of Spring is in the air. The river fairly sparkles with life and sunshine. A splendid orchestra and a fine restaurant add to the pleasure of the journey.

New Steamer "Washington Irving"

Fastest and finest river steamer in the world-a "floating Art Gailery" is in commission, together with other big, steel steamers of the Day Line feet including "Hendrick Hudson," "Robert Fulton" and "Albans." "Robert Fulton" and "Albany."
ALBANY DAY LINE STEAMERS
DALLY except Sunday, leave Desbrosses St. 840A. M., W. 42nd St. 0: o
A. M.; W. 120th St., 920 A. M. landtig
at Vonkers, West Point, Newburgh
Poughkeepsle, Kingston Point, Cars
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through rail connections between New
York and Albany accepted.

Hudson River Day Line Desbrosses Street Pier. N. Y

> Steamer Mary Powell Afternoon boat for West Point, Newburgh, Poughkeepsle, Edugston and way landings leaves Desbrosses St. daily except Sunday at 145 P. M. W. 42d St., 2 P. M.; W. 129th St., 250 P. M. Ideal outing to West Point, returning by boat or rail.



To Albany and Troy PEOPLE'S LINE, Fare One Way, \$2.00; Round Trip, \$3.50. CITIZENS' LINE, Round Trip

lickets, limited to 5 days, \$3.00.

Ten-ride commutation books—one-way tickets—\$15.

Service de luxe. Dining Service
a la carte. Music.

Steamers leave Pier 32, N. R. (foot of Canal
stal, daily at 6 P. M. Citizens' Line steamer
calling at W. 129th St. at 6:30 P. M. Peo
ple's Line at 6:45 P. M.

New Steamer Berkshire leaves New York
on odd dates. To afford public an opportunity
to inspect the Berkshire ten-cent tickets will
be issued for trip from Canal St. (Pier 32)
to W. 129th St.

HUDSON NAVIGATION CO.

HUDSON NAVIGATION CO.
Pler 32. N. R. 'Phone Spring 94 Iron Steamboat Co CONEY ISLAND

Schedule for MONDAY, JUNE 2 LEAVE W. 129th St., 9:40, 10 12:40, 2:00, 3:00, 4:00, 5:00, 6:20, PIER 1, NORTH RIVER, 10 12:25, 125, 2:45, 8:45, 4:45, 5:45, 7:0

Round Trip Tickets From Part X Fishing Banks, Str. "Taurus"

Steamer"GRAND REPUBLIC Sunday, June 8th ALL-the-WAY-by-WATER TO BOSTON

Massachusetts and Bunker Hill leave ther R., foot Fulton St., Weekdays and Sunday Fare, St. TO PORTLAND

Maine Steamship Line, Steel Steamships Not

FALL RIVER LINE

LA. Pier 14. N. R., ft. Fulion St. da. 5.50 P. M. Steamers COMMONWEAL in NEW LONDON (Norwich) LINE Via NEW HAVEN LINE LA. Pier 28. J

The New England Steamship Co

Providence Direct \$1.50 Worcester, \$2.40

Outside Stateroems \$1.00.

Steel Steamships GEORGIA and TENNESSEI
Daily, including Sunday, 5:30 P. M.
From Pier 18, E. R. Phone 2700 Beckmas.
City Ticket Office, 290 Broadway, N. Y.
Uptown Ticket Office, B'way and 23d \$1.

The Economical Way
Steamers
Frank-Jones and Kaaterakili
leave Pler 46, North River (fool
of W. 10th St.), at 5:30 P. M.;
West 132d St. at 6 P. M. dallyDining Service,
CAPITAL CITY LINE.
Pier 46, N.R. Phone Spring 857 ROUND TRIP \$100

HARTFORD LINE